

AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-identified U.S. patent.

LISTING OF CLAIMS

1. (currently amended) A method of providing an insurance product via a computing network, comprising the steps of, ~~issuing an insurance product to a subscriber, and~~
obtaining information from a subscriber;
offering an insurance product to the subscriber;
issuing the insurance product to the subscriber, and
allowing the subscriber to access the computing system through a network, so as to vary at ~~least one term of the issued insurance product~~ after the insurance product has been issued to the subscriber, wherein on a variation being authorized, the subscriber is allowed to vary at least one term of the issued insurance product.
2. (currently amended) A method in accordance with claim 1, ~~comprising the further step of issuing the insurance product to the subscriber over the network wherein the changes the subscriber can~~ make include an extension of the period of the subscribers insurance policy or the area covered by the subscriber's insurance policy.
3. (originally) A method in accordance with claim 2, comprising the further step of, before issuing the insurance product to the subscriber, obtaining information from the subscriber, the information being applied to calculate the cost of the insurance product.

4. (original) A method in accordance with claim 3, comprising the further step of applying the information obtained from the subscriber to locate a value in one of a table and a multi-dimensional array of data, the value being the purchase cost of the insurance product.

5. (original) A method in accordance with claim 4, comprising the further step of utilising a first and a second table, the first table being utilised to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilised to calculate the cost to the subscriber when the subscriber varies the at least one term of the insurance product.

6. (original) A method in accordance with claim 3, comprising the further step of verifying the identity of the subscriber before obtaining information from the subscriber.

7. (original) A method in accordance with claim 1, comprising the further step of, after issuing the insurance product to the subscriber, obtaining claim information relating to a claim for compensation made by the subscriber, the claim information being applied to determine whether the subscriber is entitled to receive compensation for the claim.

8.(original) A method in accordance with claim 7, comprising the further step of comparing the claim information to a predetermined rule set, and providing appropriate compensation to the subscriber if the claim information complies with the predetermined rule set.

9. (original) A method in accordance with claim 7, comprising the further step of communicating the claim information to an insurance underwriter for further processing.

10. (original) A method in accordance with claim 1 wherein the at least one term of the insurance product is the time period for which the insurance product is valid.

11. (original) A method in accordance with claim 1, wherein the at least one term of the insurance product is the intended destination of the subscriber.

12. (original) A method in accordance with claim 1, wherein the at least one term of the insurance product is the total coverage value of the insurance policy.

13. (original) A method in accordance with claim 1, wherein the insurance product is travel insurance.

14. (original) A system for providing an insurance product, comprising, a client system capable of displaying information regarding a range of insurance products, the client system including appropriate means to send a subscriber request to a server system, an issuing component of the server system capable of receiving the subscriber request and issuing an insurance product to the subscriber, characterised in that, in response to a further subscriber request sent from the client system, the issuing component of the server system allows the subscriber to vary at least one term of the issued insurance product.

15. (original) A system in accordance with claim 14, wherein the client system includes an interface that prompts information from the subscriber, the client system being sent to the server system, and the information being applied by the server system to calculate the cost of the insurance product.

16. (original) A system in accordance with claim 15, further comprising a database that includes at least one table of data, wherein the information obtained from the subscriber is utilised to locate a value in the at least one table of data, the value being the purchase cost of the insurance product.

17. (original) A system in accordance with claim 16, wherein the database includes a first and a second table, the first table being utilised to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilised to calculate the cost to the subscriber when the subscriber varies the at least one term in the insurance product.

18. (original) A system in accordance with claim 17, comprising authenticating means to authenticate the subscriber before obtaining information from the subscriber.

19. (original) A system in accordance with claim 18, wherein the client system further includes a claims interface to prompt a subscriber to provide claim information, the claim information being compared with a predetermined rule set contained within the database, to determine whether the subscriber is entitled to receive compensation for the claim.

20. (original) A system in accordance with claim 19, wherein the server system includes an interface which communicates the claim information to an insurance underwriter for further processing.

21. (original) A system in accordance with claim 14 wherein the at least one term of the insurance product is the time period for which the insurance product is valid.

22. (original) A system in accordance with claim 14, wherein the at least one term of the insurance product is the intended destination of the subscriber.

23. (original) A system in accordance with claim 14, wherein the at least one term of the insurance product is the total coverage value of the insurance policy.

24. (original) A system in accordance with claim 14, wherein the insurance product is travel insurance.